

Form 314

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Zahra Salari Lak**  
*Debtor(s)*

: Case No. 20-22057-CMB  
: Chapter: 13  
: Next Hearing Date: April 29, 2021 at  
: 11:00 a.m.

**ORDER**

**AND NOW**, this *The 5th of February, 2021*, as a result of the Proceeding held on February 4, 2020, it is hereby **ORDERED, ADJUDGED and DECREED** as follows: (only the provisions checked below apply to this case).

- ☐ A. The Parties cannot resolve the plan disputes, therefore, ***on or before April 9, 2021***, all ***Objections*** to the proposed *Plan*, if any, shall be filed and served on Debtor, Chapter 13 Trustee and any creditor whose claim may be affected by the Objection. ***Objections which are not timely filed will not be considered.***

***On April 29, 2021 at 11:00 AM***, a Conciliation Conference is scheduled in remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com) at which time the Proponent of any *Objection* to the *Plan* and Counsel for the Debtor(s) shall appear and mediate the issues raised in the *Objection*.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

- ☒ B. ***On or before March 19, 2021***, the Debtor shall file an ***Amended Plan***, serving a copy of the *Amended Plan* and this *Order* on the Chapter 13 Trustee and all interested parties (all Parties listed on the current mailing matrix) and file a Certificate of Service with the Clerk of the Bankruptcy Court. ***Failure to timely comply with the filing of the Amended Plan referred to in this Order will result in the automatic dismissal of this case without further notice or hearing. On or before April 9, 2021, Objections*** to the proposed *Plan*, if any, shall be filed and served on Debtor, Chapter 13 Trustee and any creditor whose claim may be affected by the Objection. ***Objections which are not timely filed will not be considered.***

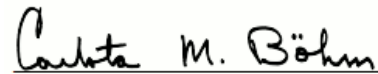
***On April 29, 2021 at 11:00 AM***, a Conciliation Conference is scheduled in remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com) at which time the Proponent of any Objection to the *Plan* and Counsel for the Debtor(s) shall appear and mediate the issues raised in the *Objection*.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.



☐ C.

It is **FURTHER ORDERED** that the Debtor shall timely make full plan payments to the Chapter 13 Trustee, on or before the date upon which the respective plan payment is due, *time being of the essence*. The first payment is due thirty (30) days after the Chapter 13 Plan has been filed. Any failure to make pre-confirmation payments to the Trustee may result in the dismissal of the case upon the Trustee's written or oral motion made prior to the or at the plan confirmation hearing.



Carlota M. Böhm, Judge  
United States Bankruptcy Court

If Paragraph A, above, is checked, Case Administrator to serve all Parties on the Mailing Matrix.

In re:  
Zahra Salari Lak  
Debtor

Case No. 20-22057-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr

Page 1 of 4

Date Rcvd: Feb 05, 2021

Form ID: 314

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2021:**

Recip ID	Recipient Name and Address
db	Zahra Salari Lak, 2154 S Villa Dr, Gibsonia, PA 15044-7473
aty	+ Robert H. Slone, 223 South Maple Avenue, Greensburg, PA 15601-3232
cr	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	+ Commonwealth of Pennsylvania, Department of Revenue, Office of Attorney General, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4262
cr	+ Legacy Mortgage Asset Trust 2019-SL1, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Mainline Capital, LLC, 105 NE 1st Street, Delray Beach, FL 33444-3807
cr	+ TD Auto Finance LLC, c/o Martin A. Mooney, Esq., 950 New London Road, Ste. 109, Latham, NY 12110-2190
cr	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, 4161 Piedmont Parkway, Greensboro, NC 27410-8175
cr	+ Township of Hampton & Hampton Township School Dist, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ Two City Plaza Condominium Association, Inc., c/o Becker & Poliakoff, P.A., 1 East Broward Blvd., Suite 1700, Ft. Lauderdale, FL 33301-1862
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219 U.S.A. 15219-1906
cr	+ WELLS FARGO BANK, N.A., c/o Jill Manuel Coughlin, Esq., 8 Neshaminy Interplex, Ste. 215, Trevose, PA 19053-6980
15285854	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15263519	Amex, PO Box 981537, El Paso, TX 79998-1537
15263518	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15263521	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998-2238
15263520	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
15263522	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
15263523	Brclysbankde, PO Box 8803, Wilmington, DE 19899-8803
15263524	CB/Sony Visa, Attn: Bankruptcy, PO Box 182273, Columbus, OH 43218-2273
15263525	Cb/wsvisa, PO Box 182789, Columbus, OH 43218-2789
15263526	Citibank, Citicorp Credit Svcs/Centr Bk Dept, PO Box 790034, Saint Louis, MO 63179-0034
15263527	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
15263529	Comenitybank/sonyvisa, PO Box 182789, Columbus, OH 43218-2789
15263532	HSBC Bank, Attn: Bankruptcy, PO Box 2013, Buffalo, NY 14240-2013
15263533	Hsbc Bank, PO Box 2013, Buffalo, NY 14240-2013
15301959	KML Law Group, PC, BNY Mellon Independence Center, 701 Markert Street, Ste. 5000, Philadelphia, PA 19106-1541
15301956	+ Legacy Mortgage Asset Trust 2019-SL1, c/o Daniel P. Jones, Esq., Stern & Eisenberg, PC, 1581 Main Street, Ste. 200, Warrington, PA 18976-3403
15263534	+ Main Line Capital, LLC, 105 NE 1st Street, Delray Beach, FL 33444-3807
15287373	+ Mainline Capital, LLC, c/o Judith K. Fitzgerald, Esq., 1500 One PPG Place, Pittsburgh, PA 15222-5416
15269940	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15263539	TD Auto Finance, PO Box 9223, Farmington, MI 48333-9223
15263540	TD Auto Finance, Attn: Bankruptcy, PO Box 9223, Farmington, MI 48333-9223
15285600	+ TD Auto Finance LLC, c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Ste. 109, Latham, NY 12110-2190
15301957	The Bank of New York Mellon, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785
15280260	The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
15303195	+ Township of Hampton, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15303194	+ Township of Hampton and Hampton Township SD, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15286166	+ Two City Plaza Condominium Association, Inc., c/o Becker & Poliakoff, P.A., 1 E. Broward Blvd., Suite 1700, Ft. Lauderdale, Florida 33301-1862
15301958	+ Two City Plaza Condominium Association, Inc., c/o Becker & Poliakoff, PA, 1 East Broward Avenue, Ste. 1700, Ft. Lauderdale, FL

District/off: 0315-2

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Page 2 of 4

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33301-1862

15288768

Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

15263541

Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 42

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2021 09:40:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15263526	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 06 2021 04:59:13	Citibank, Citicorp Credit Svcs/Centr Bk Dept, PO Box 790034, Saint Louis, MO 63179-0034
15263527	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 06 2021 04:38:06	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
15263528	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 06 2021 05:18:00	Comenity Bank/WS Visa, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
15263530	Email/Text: mrdiscen@discover.com	Feb 06 2021 05:17:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
15263531	Email/Text: mrdiscen@discover.com	Feb 06 2021 05:17:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15287964	+ Email/Text: kburkley@bernsteinlaw.com	Feb 06 2021 05:19:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15305337	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 06 2021 05:18:00	Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
15304398	Email/Text: jennifer.chacon@spservicing.com	Feb 06 2021 05:19:00	Legacy Mortgage Asset Trust 2019-SL1, C/O Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15294506	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2021 05:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15286337	Email/Text: bnc-quantum@quantum3group.com	Feb 06 2021 05:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15263535	Email/PDF: gecsed@recoverycorp.com	Feb 06 2021 04:56:26	Syncb/Bp DC, C/o, PO Box 965024, Orlando, FL 32896-5024
15263536	Email/PDF: gecsed@recoverycorp.com	Feb 06 2021 04:56:27	Syncb/tjxdc, PO Box 965015, Orlando, FL 32896-5015
15263537	Email/PDF: gecsed@recoverycorp.com	Feb 06 2021 04:35:05	Synchrony Bank, Attn: Bankruptcy, PO Box 965061, Orlando, FL 32896-5061
15268827	+ Email/PDF: gecsed@recoverycorp.com	Feb 06 2021 04:35:05	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15263538	Email/PDF: gecsed@recoverycorp.com	Feb 06 2021 04:56:27	Synchrony Bank/Tjx, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 16

**BYPASSED RECIPIENTS****The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15285855	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0315-2

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Page 3 of 4

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15285856 \* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
15292840 \* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2021 at the address(es) listed below:**

Name	Email Address
Allison L. Carr	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue acarr@attorneygeneral.gov
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT INC., ALTERNATIVE LOAN TRUST 2007-1T1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1T1 bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor Legacy Mortgage Asset Trust 2019-SL1 djones@sterneisenberg.com bkecf@sterneisenberg.com
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton & Hampton Township School District jhunt@grblaw.com cnoroski@grblaw.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Judith K. Fitzgerald	on behalf of Creditor Mainline Capital LLC jfitzgerald@tuckerlaw.com, judge_judith_fitzgerald@yahoo.com,jrusnack@tuckerlaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maribeth Thomas	on behalf of Creditor Mainline Capital LLC mthomas@tuckerlaw.com, maribeth.thomas@gmail.com,jrusnack@tuckerlaw.com
Martin A. Mooney	on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com lgadomski@schillerknapp.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone	on behalf of Attorney Robert H. Slone robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com
Robert H. Slone	on behalf of Debtor Zahra Salari Lak robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

District/off: 0315-2

User: gamr

Page 4 of 4

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